

In re:  
April L Jordan  
Debtor

Case No. 22-11647-pmm  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-4  
Date Rcvd: Jul 19, 2022

User: admin  
Form ID: 309I

Page 1 of 3  
Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 21, 2022:

Recip ID	Recipient Name and Address
db	+ April L Jordan, 3576 Vista Drive, Macungie, PA 18062-2148
tr	+ SCOTT F. WATERMAN (Chapter 13), Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100, Reading, PA 19606-2265
14701206	+ Atiba Jordan, 3576 Vista Drive, Macungie, PA 18062-2148
14701224	+ State of New York, Department of Taxation and Finance, PO Box 4127, Binghamton, NY 13902-4127
14701226	+ Young, Marr & Associates, LLC, 3554 Hulmeville Road, Suite 102, Bensalem, PA 19020-4366

TOTAL: 5

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: support@ymalaw.com	Jul 20 2022 00:10:00	PAUL H. YOUNG, Young, Marr, Mallis & Deane, LLC, 3554 Hulmeville Rd., Ste 102, Bensalem, PA 19020
smg	+ Email/Text: taxclaim@countyofberks.com	Jul 20 2022 00:10:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Jul 20 2022 00:10:00	U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
ust	+ Email/Text: ustpreion03.ph.ecf@usdoj.gov	Jul 20 2022 00:10:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14704004	Email/Text: bankruptcy@cbtnc.com	Jul 20 2022 00:10:00	CRESCENT BANK & TRUST, P.O. BOX 2829, ADDISON, TX 75001
14701207	+ EDI: CAPITALONE.COM	Jul 20 2022 04:08:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14701208	+ EDI: CAPITALONE.COM	Jul 20 2022 04:08:00	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
14704016	+ EDI: AIS.COM	Jul 20 2022 04:08:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14701210	+ EDI: CITICORP.COM	Jul 20 2022 04:08:00	Citibank North America, Po Box 6497, Sioux Falls, SD 57117-6497
14701209	+ EDI: CITICORP.COM	Jul 20 2022 04:08:00	Citibank North America, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
14701211	+ EDI: CRESCENTBANK.COM	Jul 20 2022 04:08:00	Crescent Bank & Trust, Inc., Attn: Bankruptcy, Po Box 61813, New Orleans, LA 70161-1813
14701213	Email/Text: ECF@fayservicing.com	Jul 20 2022 00:10:00	Fay Servicing Llc, Attn: Bankruptcy Dept, Po Box 809441, Chicago, IL 60680

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14701214	+ Email/Text: ECF@fayservicing.com	Jul 20 2022 00:10:00	Fay Servicing Llc, 1601 Lbj Freeway, Farmers Branch, TX 75234-6512
14701215	+ EDI: IRS.COM	Jul 20 2022 04:08:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
14701217	EDI: JEFFERSONCAP.COM	Jul 20 2022 04:08:00	Jefferson Capital Systems, LLC, 16 Mcleland Rd, Saint Cloud, MN 56303
14701216	EDI: JEFFERSONCAP.COM	Jul 20 2022 04:08:00	Jefferson Capital Systems, LLC, Attn: Bankruptcy, 16 Mcleland Road, Saint Cloud, MN 56303
14702651	Email/PDF: resurgentbknotifications@resurgent.com	Jul 20 2022 00:13:00	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14701219	EDI: PRA.COM	Jul 20 2022 04:08:00	Portfolio Recovery Associates, LLC, 120 Corporate Blvd Ste 100, Norfolk, VA 23502
14701218	EDI: PRA.COM	Jul 20 2022 04:08:00	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
14701221	+ Email/Text: clientservices@remexinc.com	Jul 20 2022 00:10:00	Remex Inc, 307 Wall Street, Princeton, NJ 08540-1515
14701220	+ Email/Text: clientservices@remexinc.com	Jul 20 2022 00:10:00	Remex Inc, Attn: Bankruptcy, Po Box 765, Rocky Hill, NJ 08553-0765
14701222	+ Email/PDF: resurgentbknotifications@resurgent.com	Jul 20 2022 00:13:16	Resurgent Capital Services, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
14701223	Email/PDF: resurgentbknotifications@resurgent.com	Jul 20 2022 00:13:00	Resurgent Capital Services, C/o Resurgent Capital Services, Greenville, SC 29602

TOTAL: 23

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14701225		State of Pennsylvania
14701212	##+	Crescent Bank & Trust, Inc., Po Box 2460, Chesapeake, VA 23327-2460

TOTAL: 1 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 21, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 19, 2022 at the address(es) listed below:

Name	Email Address
PAUL H. YOUNG	

District/off: 0313-4

User: admin

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on behalf of Debtor April L Jordan support@ymalaw.com  
ykaecf@gmail.com,paullawyers@gmail.com,pyoung@ymalaw.com;youngpr83562@notify.bestcase.com,tkennedy@ymalaw.com  
,lesliebrown.paralegal@gmail.com

REBECCA ANN SOLARZ

on behalf of Creditor Wilmington Trust National Association, not in its individual capacity, but solely as trustee for MFRA Trust  
2014-2 bkgroup@kmlawgroup.com, rsolarz@kmlawgroup.com

SCOTT F. WATERMAN (Chapter 13)

ECFMail@ReadingCh13.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

<b>Information to identify the case:</b>			
Debtor 1:	April L Jordan		
	First Name	Middle Name	Last Name
Debtor 2:			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	Eastern District of Pennsylvania		
Case number:	22-11647-pmm		
	Social Security number or ITIN: xxx-xx-4874 EIN: -- --		
	Social Security number or ITIN: ---- EIN: -- --		
	Date case filed for chapter: 13 6/23/22		

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

10/20

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	April L Jordan	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	3576 Vista Drive Macungie, PA 18062	
<b>4. Debtor's attorney</b> Name and address	PAUL H. YOUNG Young, Marr, Mallis & Deane, LLC 3554 Hulmeville Rd. Ste 102 Bensalem, PA 19020	Contact phone 215-639-5297 Email: support@ymalaw.com
<b>5. Bankruptcy trustee</b> Name and address	SCOTT F. WATERMAN (Chapter 13) Chapter 13 Trustee 2901 St. Lawrence Ave. Suite 100 Reading, PA 19606	Contact phone (610) 779-1313 Email: ECFMail@ReadingCh13.com
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .	United States Bankruptcy Court Office of the Clerk, Gateway Building 201 Penn Street, 1st Floor Reading, PA 19601	Hours open: Philadelphia Office -- 8:30 A.M. to 5:00 P.M.; Reading Office -- 8:00 A.M. to 4:30 P.M.  Contact phone (610)2085040  Date: 7/19/22

**For more information, see page 2**

Case number **22-11647-pmm**

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

**Filing deadline: 10/15/22**

- a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or
- a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).

**Filing deadline: 9/1/22**

**Filing deadline: 12/20/22**

### Deadlines for filing proof of claim:

A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at [www.uscourts.gov](http://www.uscourts.gov) or any bankruptcy clerk's office.

If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.

Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

**Deadline to object to exemptions:**

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

**Filing deadline:** 30 days after the conclusion of the meeting of creditors

## 9. Filing of plan

The debtor has filed a plan. This plan proposes payment to the trustee of 400.00 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on:  
**9/29/22 at 10:00 AM** , Location: **201 Penn Street, 4th Floor, Reading, PA 19601**

## 10. Creditors with a foreign address

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

## 11. Filing a chapter 13 bankruptcy case

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

## 12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <https://pacer.uscourts.gov>. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

### 13. Discharge of debts

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.